

**Motivation and Challenges Among Indonesian Muslim Women Entrepreneurs in SMEs:
A Qualitative Study.**

Ilhaamie Abdul Ghani Azmi (Academy of Islamic Studies, Universiti Malaya, Malaysia); Siti Arni Basir (University of Malaya, Malaysia)

This paper aims to study the motivation and challenges of Indonesian Muslim women entrepreneurs in SMEs. By using qualitative method, ten Indonesian Muslim women entrepreneurs were interviewed in SMEs around Jakarta, the capital city of Indonesia. Later, thematic analysis was conducted on the information obtained based on the types of challenges. It is found out that majority are motivated to do business in order to support their husbands and families, to earn additional income and to provide for poor people. They also have other motivating factors such as strategic location, good market demand and advice, own and workers' skills, good products, good customer relation, prior training, accessible raw material and supportive government policies. Meanwhile the challenges found are lack of customers, customer attitude, defrauded wholesalers, unsatisfactory infrastructure, lack of education and skills, deficient business loans, competition, lack of supplier confidence and family issues.